

**AMENDMENTS TO THE CLAIMS:**

This listing of claims will replace all prior versions, and listings, of claims in the application:

**LISTING OF CLAIMS:**

1. (Previously Presented) A system by which a provider bank effectuates international banking transactions for a plurality of customers of a client bank, the system comprising:

a client bank subsystem established within the provider bank, the client bank subsystem comprising:

a plurality of customer accounts corresponding to the plurality of customers of the client bank, and

a client bank subsystem processor coupled to the plurality of customer accounts and coupled to the client bank, the client bank subsystem processor receiving a payment instruction from the client bank related to a low value payment in a particular country requested by a particular customer of the client bank, the client bank subsystem processor debiting the customer account of the particular customer and generating the low value payment in response to the payment instruction from the client bank; and

a provider bank subsystem established within the provider bank, the provider bank subsystem comprising:

a provider bank subsystem processor coupled to the client bank subsystem processor and coupled to a low value payment system in the particular country, the provider bank subsystem processor receiving the low value payment from the client bank subsystem processor and transmitting the low value payment to the low value payment system in the particular country, whereby the particular customer of the client bank can make the low value payment even though

the client bank does not have direct access to the low value payment system in the particular country.

2. (Original) The system as recited in claim 1, wherein the low value payment is for less than 50,000 United States dollars.

3. (Original) The system as recited in claim 1, wherein the low value payment system comprises a international Automated Clearing House (ACH) system.

4. (Original) The system as recited in claim 1, wherein the low value payment system comprises a GIRO system.

5. (Previously Presented) The system as recited in claim 1, further comprising a local branch of the provider bank in the particular country, wherein the provider bank subsystem processor is coupled to the low value payment system through the local branch.

6. (Previously Presented) The system as recited in claim 1, wherein the provider bank subsystem processor is coupled to the low value payment system through a correspondent bank in the particular country.

7. (Previously Presented) The system as recited in claim 1, further comprising a gateway processor coupled to the client bank and coupled to the client bank subsystem processor, wherein the client bank transmits a payment file to the gateway processor, the payment file containing a plurality of payment instructions, and wherein the gateway processor separates the plurality of payment instructions from the payment file and communicates the separated payment instructions to the client bank subsystem processor.

8. (Original) The system as recited in claim 7, wherein the plurality of payment instructions relate to more than one of the plurality of customers of the client bank.

9. (Original) The system as recited in claim 7, wherein the payment file is encrypted.

10. (Previously Presented) The system as recited in claim 1, wherein there is a second client bank having a second plurality of customers, the system further comprising:

a second client bank subsystem established within the provider bank, the second client bank subsystem comprising:

a second plurality of customer accounts corresponding to the second plurality of customers of the second client bank, and a second client bank subsystem processor coupled to the second plurality of customer accounts, coupled to the second client bank and coupled to the provider bank subsystem processor, wherein the second client bank subsystem processor and the provider bank subsystem processor operate to effectuate low value payments in response to instructions from the second client bank.

11. (Previously Presented) The system as recited in claim 1, wherein the payment instruction from the client bank relates to a high value payment and wherein the provider bank subsystem processor is further coupled to a high value clearing system, the provider bank subsystem processor communicating the high value payment to the high value clearing system.

12. (Original) The system as recited in claim 11, wherein the high value clearing system is selected from the group consisting of a Real-Time Gross Settlement system, a Multi-Lateral Net Settlement system, European Banking Association Euro clearing system, and the Trans-European Automated Real-time Gross settlement Express Transfer system.

13. (Previously Presented) The system as recited in claim 11, wherein the provider bank subsystem processor further performs a foreign exchange operation with respect to the high value payment prior to communicating the high value payment to the high value clearing system.

14. (Original) The system as recited in claim 1, wherein the provider bank provides liquidity management services with respect to the plurality of customer accounts.

15. (Original) The system as recited in claim 14, wherein the liquidity management services includes account balance sweeping.

16. (Original) The system as recited in claim 15, wherein the account balance sweeping is zero balance sweeping.

17. (Original) The system as recited in claim 15, wherein the account balance sweeping is target balance sweeping.

18. (Original) The system as recited in claim 14, wherein the liquidity management services includes account pooling.

Claims 19-48 (Canceled)

49. (Currently Amended) The [[method]] system as recited in claim 1, wherein the step of transmitting the low value payment to the low value payment system in the particular country further comprises transmitting the low value payment to a local branch of the provider bank in the particular country, wherein the local branch transmits the low value payment to the low value payment system.

Claims 50-62 (Canceled).

63. (New) A method by which a provider bank effectuates international banking transactions for a plurality of customers of a client bank, the method comprising:

establishing a client bank subsystem within the provider bank;

establishing a plurality of customer accounts within the client bank subsystem, the plurality of customer accounts corresponding to the plurality of customers of the client bank;

receiving a payment instruction from the client bank related to a low value payment in a particular country requested by a particular customer of the client bank, wherein the low value payment is for less than 50,000 United States dollars;

debiting the customer account of the particular customer;

generating the low value payment in response to the payment instruction from the client bank

establishing a provider bank subsystem within the provider bank;

receiving the low value payment from the client bank subsystem; and

transmitting the low value payment to a low value payment system in the particular country, whereby the particular customer of the client bank can make the low value payment even though the client bank does not have direct access to the low value payment system in the particular country.

64. (New) A method by which a provider bank effectuates international banking transactions for a plurality of customers of a client bank, the method comprising:

establishing a client bank subsystem within the provider bank;

establishing a plurality of customer accounts within the client bank subsystem, the plurality of customer accounts corresponding to the plurality of customers of the client bank;

receiving a payment instruction from the client bank related to a low value payment in a particular country requested by a particular customer of the client bank;

debiting the customer account of the particular customer;

generating the low value payment in response to the payment instruction from the client bank

establishing a provider bank subsystem within the provider bank;

receiving the low value payment from the client bank subsystem; and

transmitting the low value payment to a low value payment system in the particular country, whereby the particular customer of the client bank can make the low value payment even though the client bank does not have direct access to the low value payment system in the particular country and wherein the low value payment system comprises a international Automated Clearing House (ACH) system.

65. (New) A method by which a provider bank effectuates international banking transactions for a plurality of customers of a client bank, the method comprising:

establishing a client bank subsystem within the provider bank;

establishing a plurality of customer accounts within the client bank subsystem, the plurality of customer accounts corresponding to the plurality of customers of the client bank;

receiving a payment instruction from the client bank related to a low value payment in a particular country requested by a particular customer of the client bank;

debiting the customer account of the particular customer;

generating the low value payment in response to the payment instruction from the client bank

establishing a provider bank subsystem within the provider bank;

receiving the low value payment from the client bank subsystem; and

transmitting the low value payment to a low value payment system in the particular country, whereby the particular customer of the client bank can make the low value payment even though the client bank does not have direct access to the low value payment system in the particular country and wherein the low value payment system comprises a GIRO system.

66. (New) A method by which a provider bank effectuates international banking transactions for a plurality of customers of a client bank, the method comprising:

establishing a client bank subsystem within the provider bank;

establishing a plurality of customer accounts within the client bank subsystem, the plurality of customer accounts corresponding to the plurality of customers of the client bank;

receiving a payment instruction from the client bank related to a low value payment in a particular country requested by a particular customer of the client bank;

debiting the customer account of the particular customer;

generating the low value payment in response to the payment instruction from the client bank

establishing a provider bank subsystem within the provider bank;

receiving the low value payment from the client bank subsystem; and

transmitting the low value payment to a low value payment system in the particular country, whereby the particular customer of the client bank can make the low value payment even though the client bank does not have direct access to the low value payment system in the particular country, wherein the step of transmitting the low value payment to the low value payment system in the particular country further comprises transmitting the low value payment

to a correspondent bank in the particular country, wherein the local correspondent bank transmits the low value payment to the low value payment system.

67. (New) A method by which a provider bank effectuates international banking transactions for a plurality of customers of a client bank, the method comprising:

establishing a client bank subsystem within the provider bank;

establishing a plurality of customer accounts within the client bank subsystem, the plurality of customer accounts corresponding to the plurality of customers of the client bank;

receiving a payment instruction from the client bank related to a low value payment in a particular country requested by a particular customer of the client bank;

transmitting a payment file from the client bank to a gateway processor, the payment file containing a plurality of payment instructions;

separating, in the gateway processor, the plurality of payment instructions from the payment file; and

communicating the separated payment instructions to the client bank subsystem;

debiting the customer account of the particular customer;

generating the low value payment in response to the payment instruction from the client bank;

establishing a provider bank subsystem within the provider bank;

receiving the low value payment from the client bank subsystem; and

transmitting the low value payment to a low value payment system in the particular country, whereby the particular customer of the client bank can make the low value payment



even though the client bank does not have direct access to the low value payment system in the particular country.

68. (New) A method by which a provider bank effectuates international banking transactions for a plurality of customers of a client bank, the method comprising:

establishing a client bank subsystem within the provider bank;

establishing a plurality of customer accounts within the client bank subsystem, the plurality of customer accounts corresponding to the plurality of customers of the client bank;

receiving a payment instruction from the client bank related to a low value payment in a particular country requested by a particular customer of the client bank;

debiting the customer account of the particular customer;

generating the low value payment in response to the payment instruction from the client bank

establishing a provider bank subsystem within the provider bank;

receiving the low value payment from the client bank subsystem;

transmitting the low value payment to a low value payment system in the particular country, whereby the particular customer of the client bank can make the low value payment even though the client bank does not have direct access to the low value payment system in the particular country;

establishing a second client bank subsystem within the provider bank, the second client bank subsystem effectuating international banking transactions for a second plurality of customers of a second client bank; and

establishing a second plurality of customer accounts corresponding to the second plurality of customers of the second client bank, wherein the second client bank subsystem and the provider bank subsystem operate to effectuate low value payments in response to instructions from the second client bank.

69. (New) A method by which a provider bank effectuates international banking transactions for a plurality of customers of a client bank, the method comprising:

establishing a client bank subsystem within the provider bank;

establishing a plurality of customer accounts within the client bank subsystem, the plurality of customer accounts corresponding to the plurality of customers of the client bank;

receiving a payment instruction from the client bank, wherein the payment instruction from the client bank relates to a high value payment;

debiting the customer account of the particular customer;

generating the high value payment in response to the payment instruction from the client bank

establishing a provider bank subsystem within the provider bank;

receiving the high value payment from the client bank subsystem; and

communicating the high value payment to a high value clearing system in the particular country, whereby the particular customer of the client bank can make the high value payment even though the client bank does not have direct access to the high value payment system in the particular country.

70. (New) A method by which a provider bank effectuates international banking transactions for a plurality of customers of a client bank, the method comprising:

establishing a client bank subsystem within the provider bank;

establishing a plurality of customer accounts within the client bank subsystem, the plurality of customer accounts corresponding to the plurality of customers of the client bank;

receiving a payment instruction from the client bank, wherein the payment instruction from the client bank relates to a high value payment;

debiting the customer account of the particular customer;

generating the high value payment in response to the payment instruction from the client bank

establishing a provider bank subsystem within the provider bank;

receiving the high value payment from the client bank subsystem;

performing a foreign exchange operation with respect to the high value payment prior to communicating the high value payment to a high value clearing system; and

communicating the high value payment to the high value clearing system in the particular country, whereby the particular customer of the client bank can make the high value payment even though the client bank does not have direct access to the high value payment system in the particular country.

71. (New) A method by which a provider bank effectuates international banking transactions for a plurality of customers of a client bank, the method comprising:

establishing a client bank subsystem within the provider bank;

establishing a plurality of customer accounts within the client bank subsystem, the plurality of customer accounts corresponding to the plurality of customers of the client bank;

receiving a payment instruction from the client bank related to a low value payment in a particular country requested by a particular customer of the client bank;

debiting the customer account of the particular customer;

generating the low value payment in response to the payment instruction from the client bank

establishing a provider bank subsystem within the provider bank;

receiving the low value payment from the client bank subsystem;

transmitting the low value payment to a low value payment system in the particular country, whereby the particular customer of the client bank can make the low value payment even though the client bank does not have direct access to the low value payment system in the particular country; and

performing liquidity management services with respect to the plurality of customer accounts.

72. (New) A method by which a provider bank effectuates international banking transactions for a plurality of customers of a client bank, the method comprising:

establishing a client bank subsystem within the provider bank;

establishing a plurality of customer accounts within the client bank subsystem, the plurality of customer accounts corresponding to the plurality of customers of the client bank;

receiving a payment instruction from the client bank related to a low value payment in a particular country requested by a particular customer of the client bank;

- debiting the customer account of the particular customer;
- generating the low value payment in response to the payment instruction from the client bank
- establishing a provider bank subsystem within the provider bank;
- receiving the low value payment from the client bank subsystem;
- transmitting the low value payment to a low value payment system in the particular country, whereby the particular customer of the client bank can make the low value payment even though the client bank does not have direct access to the low value payment system in the particular country; and
- performing liquidity management services with respect to the plurality of customer accounts comprising performing account balance sweeping.

73. (New) A method by which a provider bank effectuates international banking transactions for a plurality of customers of a client bank, the method comprising:

- establishing a client bank subsystem within the provider bank;
- establishing a plurality of customer accounts within the client bank subsystem, the plurality of customer accounts corresponding to the plurality of customers of the client bank;
- receiving a payment instruction from the client bank related to a low value payment in a particular country requested by a particular customer of the client bank;
- debiting the customer account of the particular customer;
- generating the low value payment in response to the payment instruction from the client bank
- establishing a provider bank subsystem within the provider bank;

receiving the low value payment from the client bank subsystem;

transmitting the low value payment to a low value payment system in the particular country, whereby the particular customer of the client bank can make the low value payment even though the client bank does not have direct access to the low value payment system in the particular country; and

performing liquidity management services with respect to the plurality of customer accounts comprising performing zero balance sweeping.

74. (New) A method by which a provider bank effectuates international banking transactions for a plurality of customers of a client bank, the method comprising:

establishing a client bank subsystem within the provider bank;

establishing a plurality of customer accounts within the client bank subsystem, the plurality of customer accounts corresponding to the plurality of customers of the client bank;

receiving a payment instruction from the client bank related to a low value payment in a particular country requested by a particular customer of the client bank;

debiting the customer account of the particular customer;

generating the low value payment in response to the payment instruction from the client bank

establishing a provider bank subsystem within the provider bank;

receiving the low value payment from the client bank subsystem;

transmitting the low value payment to a low value payment system in the particular country, whereby the particular customer of the client bank can make the low value payment

even though the client bank does not have direct access to the low value payment system in the particular country; and

performing liquidity management services with respect to the plurality of customer accounts comprising performing target balance sweeping.

75. (New) A method by which a provider bank effectuates international banking transactions for a plurality of customers of a client bank, the method comprising:

establishing a client bank subsystem within the provider bank;

establishing a plurality of customer accounts within the client bank subsystem, the plurality of customer accounts corresponding to the plurality of customers of the client bank;

receiving a payment instruction from the client bank related to a low value payment in a particular country requested by a particular customer of the client bank;

debiting the customer account of the particular customer;

generating the low value payment in response to the payment instruction from the client bank

establishing a provider bank subsystem within the provider bank;

receiving the low value payment from the client bank subsystem; and

transmitting the low value payment to a low value payment system in the particular country, whereby the particular customer of the client bank can make the low value payment even though the client bank does not have direct access to the low value payment system in the particular country;

performing liquidity management services with respect to the plurality of customer accounts comprising performing account pooling.